

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
TRENTON VICINAGE**

In re:

Carmen L. Constantinople, Jr.  
Donna M. Constantinople  
Debtor(s)

Case No. 19-24822 / CMG

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2019.
- 2) The plan was confirmed on 05/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/05/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/28/2023.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$60,440.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$31,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$31,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,319.07
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,719.07**

Attorney fees paid and disclosed by debtor: \$2,400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADS/Comenity/Jared	Unsecured	741.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	982.00	1,343.81	1,343.81	140.24	0.00
BANK OF AMERICA	Unsecured	NA	4,325.80	4,325.80	451.46	0.00
BANK OF AMERICA	Unsecured	NA	1,401.64	1,401.64	146.28	0.00
BANK OF AMERICA	Unsecured	12,027.00	4,857.46	4,857.46	506.94	0.00
BANK OF AMERICA	Unsecured	NA	3,111.39	3,111.39	324.72	0.00
Buena Vista Township Tax Collector	Secured	128.00	0.00	0.00	0.00	0.00
Buena Vista Township Tax Collector	Secured	125.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	8,224.00	8,251.09	8,251.09	861.11	0.00
CAPITAL ONE, NA	Unsecured	2,363.00	2,357.54	2,357.54	246.04	0.00
CBNA	Unsecured	3,696.00	NA	NA	0.00	0.00
Citibank, NA	Unsecured	NA	443.36	443.36	46.27	0.00
Citibank, NA	Unsecured	NA	2,763.56	2,763.56	288.41	0.00
Citibank, NA	Unsecured	3,097.00	2,236.77	2,236.77	233.44	0.00
Citibank, NA	Unsecured	1,087.00	1,082.90	1,082.90	113.02	0.00
Citibank, NA	Unsecured	NA	1,124.64	1,124.64	117.37	0.00
Comenity - HSN	Unsecured	1,179.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	699.00	687.23	687.23	71.72	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	1,002.21	1,002.21	104.59	0.00
DISCOVER BANK	Unsecured	13,389.00	5,325.25	5,325.25	555.76	0.00
DISCOVER BANK	Unsecured	NA	3,600.52	3,600.52	375.76	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	14.72	14.72	1.54	0.00
INTERNAL REVENUE SERVICE	Priority	746.00	745.37	745.37	745.37	0.00
JPMORGAN CHASE BANK, NA	Unsecured	NA	661.72	661.72	69.06	0.00
JPMORGAN CHASE BANK, NA	Unsecured	4,655.00	3,834.83	3,834.83	400.22	0.00
JPMORGAN CHASE BANK, NA	Unsecured	NA	5,948.01	5,948.01	620.75	0.00
JPMORGAN CHASE BANK, NA	Unsecured	NA	1,731.03	1,731.03	180.66	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	0.00	7,037.33	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	0.00	810.23	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	0.00	1,089.61	0.00	0.00	0.00
PNC Bank National Association	Secured	88,000.00	86,660.33	1,376.67	1,376.67	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC Bank National Association	Secured	40,078.00	40,407.97	408.88	408.88	0.00
PNC Bank National Association	Secured	NA	1,431.57	1,431.57	1,431.57	0.00
PNC Bank National Association	Secured	NA	531.00	531.00	531.00	0.00
PNC Bank National Association	Secured	NA	11,013.36	11,013.36	11,013.36	0.00
PNC Bank National Association	Secured	NA	681.00	681.00	681.00	0.00
PNC Bank National Association	Unsecured	1,636.00	1,564.88	1,564.88	163.32	0.00
PNC Bank National Association	Unsecured	NA	10,987.75	10,987.75	1,146.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,146.00	1,146.52	1,146.52	119.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,132.00	1,159.58	1,159.58	121.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,264.00	1,264.53	1,264.53	131.97	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	747.00	747.69	747.69	78.03	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	408.00	408.95	408.95	42.68	0.00
QUANTUM3 GROUP LLC	Unsecured	2,181.00	2,237.57	2,237.57	233.52	0.00
QUANTUM3 GROUP LLC	Unsecured	654.00	670.84	670.84	70.01	0.00
Synco/evine	Unsecured	408.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	8,116.00	7,896.52	7,896.52	824.11	0.00
TD BANK, N.A.	Unsecured	2,072.00	2,014.32	2,014.32	210.22	0.00
TD RETAIL CARD SERVICES	Unsecured	NA	924.37	924.37	96.47	0.00
TDRCS/Raymour & Flanigan	Unsecured	964.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15,442.48	\$15,442.48	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,442.48</b>	<b>\$15,442.48</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$745.37	\$745.37	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$745.37</b>	<b>\$745.37</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$87,129.00</b>	<b>\$9,093.08</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,719.07</u>
Disbursements to Creditors	<u>\$25,280.93</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$31,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/08/2023

By: /s/ Albert Russo

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.